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United States Bankruptcy Concrete Northern District of Illinois									Voluntary Petition			
Name of Debtor (if individual, enter Last, First, Middle): Ramirez, Guadalupe								Name of Joint Debtor (Spouse) (Last, First, Middle): Ramirez, Maria E.				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)							(if mo	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)				
xxx-xx-7890 Street Address of Debtor (No. and Street, City, and State): 3719 W. Irving Park Rd. Chicago, IL ZIP Code						Street 37 Ch	xxx-xx-2187 Street Address of Joint Debtor (No. and Street, City, and State): 3719 W. Irving Park Rd. Chicago, IL ZIP Code					
County of Residence or of the Principal Place of Business:							•	ence or of the	Principal Pla	ace of Business:		
Cook Mailing Address of Debtor (if different from street address):						Cook Mailing Address of Joint Debtor (if different from street address):						
					Г	ZIP Code	<u>:</u>				ZIP Code	
Location of (if different				or							-	
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Nature of Busin (Check one box (Check one box) Health Care Business Single Asset Real Estat in 11 U.S.C. § 101 (511) Railroad Stockbroker Commodity Broker Clearing Bank			c one box) ssiness eal Estate a: 101 (51B)		☐ Chapt☐	the I ter 7 ter 9 ter 11 ter 12	Petition is Fi	hapter 15 Petition for Recognition a Foreign Main Proceeding hapter 15 Petition for Recognition a Foreign Monmain Proceeding				
☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.) ☐ Tax-Exempt Entity (Check box, if applicable) ☐ Debtor is a tax-exempt organ under Title 26 of the United Code (the Internal Revenue of					le) ganization ed States	defined "incurr	are primarily cod in 11 U.S.C. § red by an indivional, family, or	(Check consumer debts, § 101(8) as idual primarily	business debts.			
Full Fili	ing Fee attac	U	ee (Check	one box)			l l	one box: Debtor is		Chapter 11 ess debtor as	Debtors s defined in 11 U.S.C. § 101(51D).	
 ☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. 					tor Check	Debtor's a to insiders all applica A plan is Acceptane	aggregate nor s or affiliates) able boxes: being filed w ces of the pla	are less that ith this petiti n were solici				
■ Debtor e	Administrates that estimates that estimates that ill be no fund	t funds will t, after any	l be availab exempt pro	perty is ex	cluded and	administrat		es paid,		THIS	SPACE IS FOR COURT USE ONLY	
	Number of C		200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A \$0 to \$50,000	Assets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion				
Estimated L \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion				

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B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Ramirez, Guadalupe Ramirez, Maria E. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Jay F. Fortier January 5, 2010 Signature of Attorney for Debtor(s) (Date) Jav F. Fortier Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Page 3 of 13 Document B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

▼ /s/ Guadalupe Ramirez

Signature of Debtor Guadalupe Ramirez

X /s/ Maria E. Ramirez

Signature of Joint Debtor Maria E. Ramirez

Telephone Number (If not represented by attorney)

January 5, 2010

Date

Signature of Attorney*

X /s/ Jay F. Fortier

Signature of Attorney for Debtor(s)

Jay F. Fortier 43996

Printed Name of Attorney for Debtor(s)

The Law Office of Jay F. Fortier P.C.

Firm Name

6832 W North Ave Suite 2A Chicago, IL 60707-4429

Address

Email: jfortier@fortierlawfirm.com

773-237-0000 Fax: 773-247-0010

Telephone Number

January 5, 2010

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Ramirez, Guadalupe Ramirez, Maria E.

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

	_		-	
٦	٠	v	•	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	Guadalupe Ramirez Maria E. Ramirez		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2					
☐ 4. I am not required to receive a credit cour	nseling briefing because of: [Check the applicable					
statement.] [Must be accompanied by a motion for de	etermination by the court.]					
	109(h)(4) as impaired by reason of mental illness or					
mental deficiency so as to be incapable of realizing and making rational decisions with respect to						
financial responsibilities.);						
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being						
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or						
through the Internet.);						
☐ Active military duty in a military combat zone.						
Active mintary duty in a mintary ec	omoat zone.					
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.					
I certify under penalty of perjury that the	information provided above is true and correct.					
Signature of Debtor:	/s/ Guadalupe Ramirez					
C	Guadalupe Ramirez					
Date: January 5, 2010)					

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	Guadalupe Ramirez Maria E. Ramirez		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page						
<u>-</u>	unseling briefing because of: [Check the applicable						
statement.] [Must be accompanied by a motion for							
* · ·	§ 109(h)(4) as impaired by reason of mental illness or						
mental deficiency so as to be incapable of realizing and making rational decisions with respect to							
financial responsibilities.);							
• •	§ 109(h)(4) as physically impaired to the extent of being						
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or							
through the Internet.);							
☐ Active military duty in a military of	combat zone.						
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.						
I certify under penalty of perjury that the	information provided above is true and correct.						
Signature of Debtor:	/s/ Maria E. Ramirez						
_	Maria E. Ramirez						
Date: January 5, 20	10						

American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355

American General Finan 4284 S Archer Ave Chicago, IL 60632

American Honda Finance Po Box 168088 Irving, TX 75016

Andrea & Orendorff 6300 - 76th Steet, Suite 200 Kenosha, WI 53142

Andrea And Orendorff LLP 6300 76th Street Suite 200 Kenosha, WI 53142

Ballys 8700 West Bryn Mawr Chicago, IL 60631

Bayview Financial Loan 4425 Ponce De Leon Blvd Coral Gables, FL 33146

Chase - Cc Attention: Bankruptcy Department Po Box 15298 Wilmington, DE 19850

Chase Manhattan Attn: Bankruptcy Research Dept 3415 Vision Dr Columbus, OH 43219

Chase Manhattan Mtg G7-Pp 3415 Vision Dr. Columbus, OH 43219 Citi P.o. Box 6500 Sioux Falls, SD 57117

Citi Corp Credit Services Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Citibank Attention: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64915

Citibank 3430 South Halsted Street Chicago, IL 60608

Citibank Na
Attn.: Centralized Bankruptcy
Po Box 20507
Kansas City, MO 64195

Citibank Usa Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

City of Chicago dept of water manag Bureau of billings and cust service Chicago, IL 60680-6330

Com Ed PO Box 805379 Chicago, IL 60680

Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062

Discover Fin Svcs Llc Po Box15316 Wilmington, DE 19850 Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850

First Usa Bank N A Po Box 8650 Wilmington, DE 19899

Fleet Cc/Bank of America Attn: Bankruptcy NC4-105-02-99 Po Box 26012 Greensboro, NC 27410

Fst Bnk & Tr 820 Church St Evanston, IL 60201

Fst Usa Bk B Attention: Card Member Services Po Box 15548 Wilmington, DE 19886

Gas Bill 1801 W. Cullerton

Gemb/home Design Po Box 981439 El Paso, TX 79998

Hemlock Fede 5700 West 159th Street Oak Forest, IL 60452

Hsbc Bank Attn: Bankruptcy Po Box 5253 Carol Stream, IL 60197

Hsbc Best Buy Attn: Bankruptcy Po Box 6985 Bridge Water, NJ 08807 Hsbc/harlm 2700 Sanders Rd Prospect Heights, IL 60070

Jay K. Levy & Associates P.O Box 1181 Evanston, IL 60201

Lasale Nt Bk Attn: Bankruptcy 5501 S Kedzie Ave Chicago, IL 60621

Lord&taylor

Macys/fdsb Macy's Bankruptcy Po Box 8053 Mason, OH 45040

Metro. Bank 2201 W. Cermak Rd. Chicago, IL 60608

Metropolitan Bank 2201 W Cermak Road Chicago, IL 60608

Metropolitn Bank Debt for unpaid 1157 W. 18th St.

Nbgl-carsons

Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602

Prsm/cbsd Po Box 6497 Sioux Falls, SD 57117 Rnb-fields3 Po Box 9475 Minneapolis, MN 55440

Sallie Mae 1002 Arthur Dr Lynn Haven, FL 32444

Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444

Sams Club Attention: Bankruptcy Department Po Box 103104 Roswell, GA 30076

Sears/cbsd 8725 W. Sahara Ave The Lakes, NV 89163

St Frm Bk 425 Phillip Blvd Ewing, NJ 08628

State Farm Bank Fsb 1 State Farm Place-D3 Bloomington, IL 61710

T Mobile Attn Bankruptcy Dept PO Box 53410 Bellevue, WA 98015

Target
Po Box 9475
Minneapolis, MN 55440

Tnb-visa Po Box 9475 Minneapolis, MN 55440

Toyota Motor Credit Must call 800-874-8822 for mailing addre Unvl/citi
Attn.: Centralized Bankruptcy
Po Box 20507
Kansas City, MO 64195

Verizon Po Box 3397 Bloomington, IL 61702

Verizon Wireless 777 Big Timber Road Elgin, IL 60123

Water Bill 1157 W. 18th Street

Wells Fargo Home Mtg Attention: Bankruptcy Department MAC-X 3476 Stateview Blvd. Fort Mill, SC 29715

Wf Fin Bank Po Box 182273 Columbus, OH 43218

Wfnnb/new York & Compa 220 W Schrock Rd Westerville, OH 43081

Wfnnb/roomplace Po Box 2974 Shawnee Mission, KS 66201